

**CLAIMS**

1. An integrated health care system, comprising:
  - 5 at least one central host computer system for maintaining, consolidating, and distributing information generated by any component of said system;
  - at least one of a remote, single provider, or networked provider terminal in communication with said central host computer; and
  - at least one individual information device for accessing said system;
  - 10 wherein said service recipient's health care data records are stored on any of said central host computer, said terminal, or said individual information device;
  - wherein said central host computer, said terminal, and said portable individual information device are electronically linked as a network, to permit information distribution to various locations on said network; and
  - 15 wherein open standards are used for hardware, software, and firmware components of said system.
2. The system of Claim 1, wherein said portable individual information device stores any of an individual service recipient's insurance information, emergency records, and health care history.
- 20 3. The system of Claim 1, wherein said remote, single provider, or networked provider terminal comprises any of:
  - a medical insurer module;
  - 25 a health plan sponsor module;
  - a health care service provider module;
  - a health care research module; and
  - a service support module.

4. The system of Claim 3, wherein said medical insurer module supports any of plan definition, open enrollment marketing features, automated authorization of benefits, automated referrals, and service payment accounting.

5 5. The system of Claim 3, wherein said health plan sponsor module supports any of open enrollment processes, maintaining benefit plan information, and coordinating distribution and deactivation of individual information devices.

10 6. The system of Claim 3, wherein said health care service provider module supports any of maintaining service recipient records, diagnostic and treatment support, service payment management, accounting services, and maintaining service provider records, including licensing information, staffing affiliations, organizational ownership information, tax identification information, curriculum vitae of licensed practitioners, and well as information regarding disciplinary actions.

15 7. The system of Claim 3, wherein said health care research module supports the collection of data on said system for research and analysis of health care issues.

20 8. The system of Claim 3, wherein said service support module supports any of service parameter maintenance, product support, customer requests, and system maintenance.

25 9. The system of Claim 1, further comprising an integrated statistical analysis software package linked to said system for providing statistical analysis of said information stored in said system.

10. The system of Claim 1, further comprising a billing module for calculating billing information for a service provided to said service recipient.

11. The system of Claim 1, further comprising an insurance benefits module for calculating available insurance benefits for a service provided to said service recipient.

5 12. The system of Claim 1, further comprising a payment module for electronically transferring funds to pay a bill for services provided to said service recipient.

13. The system of Claim 1, further comprising an authorization module for authorizing service recipient treatment.

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14. The system of Claim 1, wherein said centralized host computer system is one of a computer, or a network of linked computers having at least one central server.

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15. The system of Claim 1, wherein said individual information device is any of an integrated circuit card, a magnetic storage card, or a portable integrated circuit or microchip-based device.

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16. The system of Claim 15, further comprising a card reader, linked to said remote, single provider, or networked provider terminal, for accessing information stored on said individual information device, and for transmitting information among said individual information device and any of said components of said system.

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17. The system of Claim 1, wherein said remote, single provider, or networked provider terminal is one of a portable computer, personal information device, personal computer, or server computer.

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18. The system of Claim 17, wherein said remote, single provider, or networked provider terminal is operable to communicate with said entire system or any portion of said system, or is operable independently from said system.

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19. The system of Claim 1, further comprising a messaging module for providing messaging services to a component of said system.

20. The system of Claim 1, wherein said system is implemented using any of the Internet, or a local area network.

21. The system of Claim 1, wherein said system provides access to any of Social Security, annuity, retirement account, and benefit information.

22. An integrated health care system, implemented using any of the Internet or a local area network, the system comprising:

at least one central host computer system for maintaining, consolidating, and distributing information generated by any component of said system;

at least one of a remote, single provider, or networked provider terminal in communication with said central host computer;

a portable terminal in communication with said central host computer, wherein said portable terminal is operable to communicate with said entire system or any portion of said system, or is operable independently from said system;

at least one portable integrated circuit card for accessing said system, wherein said portable individual information device stores any of an individual service recipient's insurance information, emergency records, and health care history;

a card reader, linked to said remote, single provider, or networked provider terminal, for accessing information stored on said individual information device, and for transmitting information among said individual information device and any of said components of said system;

a messaging module for providing messaging services to a component of said system;

wherein said service recipient's health care data records are stored on any of said central host computer, said terminal, or said portable individual information device;

wherein said central host computer, said terminal, and said portable individual information device are electronically linked as a network, to permit information distribution to various locations on said network;

wherein open standards are used for hardware, software, and firmware components of said system.

23. The system of Claim 22, wherein said remote, single provider, or networked provider terminal comprises any of:

a medical insurer module for supporting any of plan definition, open enrollment marketing features, automated authorization of benefits, automated referrals, and service payment accounting;

a health plan sponsor module, said health plan sponsor module supporting any of open enrollment processes, maintaining benefit plan information, and coordinating distribution and deactivation of individual information devices;

a health care service provider module, said health care service provider module supports any of maintaining service recipient records, diagnostic and treatment support, service payment management, accounting services, and maintaining service provider records, including licensing information, staffing affiliations, organizational ownership information, tax identification information, curriculum vitae of licensed practitioners, and well as information regarding disciplinary actions;

a health care research module, said health care research module supporting the collection of data on said system for research and analysis of health care issues; and

a service support module, said service support module supporting any of service parameter maintenance, product support, customer requests, and system maintenance.

24. The system of Claim 22, further comprising an integrated statistical analysis software package linked to said system for providing statistical analysis of said information stored in said system.

25. The system of Claim 22, further comprising a billing module for calculating billing information for a service provided to said service recipient.

5 26. The system of Claim 22, further comprising an insurance benefits module for calculating available insurance benefits for a service provided to said service recipient.

10 27. The system of Claim 22, further comprising a payment module for electronically transferring funds to pay a bill for services provided to said service recipient.

28. The system of Claim 22, further comprising an authorization module for authorizing service recipient treatment.

15 29. The system of Claim 21, wherein said centralized host computer system is one of a computer, or a network of linked computers having at least one central server.

30. The system of Claim 22, wherein said system provides access to any of Social Security, annuity, retirement account, and benefit information.

20 31. A method for consolidating information in an integrated health care system implemented using any of the Internet or a local area network, the method comprising the steps of:

25 maintaining, consolidating, and distributing information generated by any component of said system with at least one central host computer system for ;

providing at least one of a remote, single provider, or networked provider terminal in communication with said central host computer;

30 providing a portable terminal in communication with said central host computer, wherein said portable terminal is operable to communicate with said entire system or any portion of said system, or is operable independently from said system;

providing at least one portable integrated circuit card for accessing said system, wherein said portable individual information device stores any of an individual service recipient's insurance information, emergency records, and health care history;

5 linking a card reader to said remote, single provider, or networked provider terminal, for accessing information stored on said individual information device, and for transmitting information among said individual information device and any of said components of said system;

providing messaging services to a component of said system;  
wherein said service recipient's health care data records are stored on any of said  
10 central host computer, said terminal, or said portable individual information device;  
wherein said central host computer, said terminal, and said portable individual information device are electronically linked as a network, to permit information distribution to various locations on said network;  
wherein open standards are used for hardware, software, and firmware components of  
15 said system.

32. The method of Claim 31, further comprising the step of providing access to any of Social Security, annuity, retirement account, and benefit information.